



### Hoosiers on Medicare may qualify for help with Medicare costs.

- Do you have Medicare Part A Hospital Insurance? (Check your Medicare Card.)
- Are you a single person with monthly income not more than \$1,313, or a married couple with monthly income not more than \$1,765?
- Are your financial assets below \$7,080 for a single person or \$10,620 for a married couple?

Assets are things you own, such as checking and savings accounts, certificates of deposit, cash value of life insurance, stocks and bonds. Some things you own don't count toward the asset limit, such as your home and furnishings, your car, pre-paid funeral trusts, and income-producing real estate.

If you answered "YES" to all 3 questions, the State may help pay for your Medicare costs.

**The Medicare Savings Program** is provided through Indiana's Medicaid program. Medicaid is a health care program that helps pay for medical services for people who meet specific requirements.

The Medicare Savings Program has two different levels of help. Depending on the amount of your income, the benefit you receive will be one of the two listed below.

### **Payment of Premiums, Deductibles, and Coinsurance**

If your income is not more than \$978 for a single person or \$1,313 for a married couple, the Medicare Savings Program will pay all of your out-of-pocket expenses for Medicare services, and also the premiums. **This could save you over \$2,000 a year.**

This is sometimes called Qualified Medicare Beneficiary or QMB.

### **Payment of the Premium**

If your income is not more than \$1,293 for a single person or \$1,745 for a married couple, the Medicare Savings Program will pay your Part B premium. **This saves you over \$1,300 a year.**

***Save hundreds or even  
thousands of dollars  
per year!***

- If your Medicare Part B, premium is taken out of your Social Security check each month, add this amount to your Social Security check to see if your current income is within the income limit.
- If you or your spouse have employment income, over half of it, before taxes, does not count.

If you think you may be eligible, don't delay.

### **Apply now. It's worth it!**

You can join thousands of other Hoosiers who have put money back in their pockets through the Medicare Savings Program.

For more information call toll-free at 1-800-452-4800 or 1-800-986-3505.

## How do I apply?

When you apply for the Medicare Part D Extra Help through the Social Security Administration, you can apply for the Medicare Savings Program on the same application. Social Security will send your information to the State unless you tell them not to.

For more information about applying for Medicaid, visit our website at [www.IN.gov/fssa/dfr](http://www.IN.gov/fssa/dfr).

## Questions?

For information about the Medicare Savings Program, call:

- Your Area Agency on Aging (AAA) at 1-800-986-3505, or
- The State Health Insurance Assistance Program (SHIP) at 1-800-452-4800 or TDD: 1-866-846-0139. SHIP can also answer your questions about Medicare.



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